



#3.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: James A. Cole
Title: METHOD FOR AUTOMATICALLY PROCESSING A FINANCIAL
LOAN APPLICATION AND THE SYSTEM THEREOF
Serial No.: 10/003,368 Filing Date: November 15, 2001
Docket: 34171

LETTER

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Notice to File Missing Parts of Nonprovisional Application dated December 21, 2001 (copy enclosed), applicant encloses herewith the required Declaration and Power of Attorney. Our check in the amount of \$130.00 is enclosed to cover the late filing fee surcharge for the enclosed Declaration.

Also in response to the Notice to File Missing Parts of Nonprovisional Application, enclosed are 7 sheets of substitute drawings. Please replace the drawings originally filed in the application with these substitute drawings.

Also enclosed is a certified copy of Canadian Patent Application No. 2,326,055; the priority of which has been claimed in the above-identified application.

If any further fees are required by this communication which are not covered by an enclosed check, please charge any such fees to our Deposit Account No. 16-0820, Order No. 34171.

Respectfully submitted,

PEARNE & GORDON LLP

By John P. Murtaugh
John P. Murtaugh, Reg. No. 34226

526 Superior Avenue East
Suite 1200
Cleveland, Ohio 44114-1484
(216) 579-1700

Date: 2-21-02

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on the date indicated below.

John P. Murtaugh

Name of Attorney for Applicant(s)

2-21-02 John P. Murtaugh
Date Signature of Attorney



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UNITED STATES PATENT AND TRADEMARK OFFICE

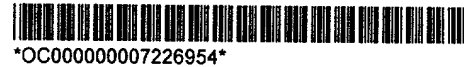
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/003,368	11/15/2001	James A. Cole	34171

CONFIRMATION NO. 4699

00116
PEARNE & GORDON LLP
526 SUPERIOR AVENUE EAST
SUITE 1200
CLEVELAND, OH 44114-1484COPY OF PAPERS
ORIGINALLY FILED

FORMALITIES LETTER



OC000000007226954

Date Mailed: 12/21/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawings submitted to the Office are not electronically reproducible. Drawing sheets must be submitted on paper which is flexible, strong, white, smooth, non-shiny, and durable (see 37 CFR 1.84(e));

*A copy of this notice **MUST** be returned with the reply.*

03/08/2002 HMARZ11 00000090 10003368 130.00 OF 01 FC:105

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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